

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Roger David Patterson</u> | Social Security number or ITIN | xxx-xx-9260 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Tina Marie Patterson</u> | Social Security number or ITIN | xxx-xx-6575 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 19-21533-GLT | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roger David Patterson

Tina Marie Patterson

9/17/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Roger David Patterson
Tina Marie Patterson
Debtors

Case No. 19-21533-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 17, 2024

User: auto
Form ID: 3180W

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Total Noticed: 76

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Roger David Patterson, Tina Marie Patterson, 2049 Walton Road, Finleyville, PA 15332-1581 |
| cr | + USX Federal Credit Union, USX Federal Credit Union, 1293 Freedom Road, Cranberry TWP, PA 16066, UNITED STATES 16066-4955 |
| 15034008 | + AHN Emergency Group of Jefferson, LTD, PO Box 14099, Belfast, ME 04915-4034 |
| 15034011 | + Borough of Jefferson Hills, 925 Old Clairton Road, Clairton, PA 15025-3133 |
| 15034012 | + Cane & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848 |
| 15034014 | Central Cardiovascular Association, 1350 Locust Street, Suite 100, Pittsburgh, PA 15219-4738 |
| 15034023 | + David J. Apothaker, Esquire, Apothaker & Associates, 1341 N. Delaware Avenue, Philadelphia, PA 19125-4300 |
| 15034024 | Dental Works, 517 Clairton Boulevard, Pittsburgh, PA 15236-3809 |
| 15034029 | Foundation Radiology Group, PO Box 14931, Pittsburgh, PA 15234-0931 |
| 15034032 | Jack Mannheimer, M.D., 500 N. Lewis Run Road, Suite 129, West Mifflin, PA 15122-3058 |
| 15134060 | + Jefferson Hills Borough, % PA Municipal Service Co., 336 Delaware Ave, Oakmont, PA 15139-2138 |
| 15034035 | + Kevin G. McDonald, Esquire, KML Law Group, Mellon Independence Center-Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538 |
| 15034037 | + Med Express, 695 Clairton Boulevard, Pittsburgh, PA 15236-3811 |
| 15034041 | Nationwide, One National Plaza, Columbus, OH 43215 |
| 15034044 | + Pittsburgh Pulmonary and Critical Care Assoc., 1200 Brooks Lane, Suite 180, Jefferson Hills, PA 15025-3769 |
| 15034048 | + Shashi Kumar, M.D., South Hills Gastroenterology Associates, 1200 Brooks Lane, Clairton, PA 15025-3761 |
| 15034049 | + South Hills Orthopedic Surgery, 2000 Oxford Drive #211, Bethel Park, PA 15102-1898 |
| 15034050 | + South Hills Radiology, PO Box 99, Bangor, PA 18013-0099 |
| 15034053 | + The Orthopedic Group, 800 Plaza Drive, #400, Belle Vernon, PA 15012-4019 |
| 15034054 | + U.S. Bank National Association, As Trust, for NRZ Pass-Through Trust V-B, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620 |
| 15034055 | + USX Federal Credit Union, 1293 Freedom Road, PO Box 1728, Cranberry Township, PA 16066-0728 |

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Sep 18 2024 03:31:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Sep 17 2024 23:37:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Sep 18 2024 03:31:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Sep 17 2024 23:37:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: RASEBN@raslg.com | Sep 17 2024 23:37:00 | Diplomat Property Manager, LLC, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE |

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| | | | 170, Duluth, GA 30097-8461 |
| cr | EDI: JEFFERSONCAP.COM | Sep 18 2024 03:31:00 | Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617 |
| cr | + Email/PDF: resurgentbknotifications@resurgent.com | Sep 17 2024 23:39:41 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| cr | Email/PDF: MerrickBKNotifications@Resurgent.com | Sep 17 2024 23:39:25 | Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 15034010 | Email/Text: ebn@americollect.com | Sep 17 2024 23:38:00 | Americollect, Inc., 1851 S. Alverno Road, Manitowoc, WI 54221-1566 |
| 15034009 | ^ MEBN | Sep 17 2024 23:33:47 | Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250 |
| 15034016 | + Email/Text: bdsupport@creditmanagementcompany.com | Sep 17 2024 23:38:00 | CMC, PO Box 16346, Pittsburgh, PA 15242-0346 |
| 15041479 | + EDI: COMCASTCBLCENT | Sep 18 2024 03:31:00 | COMCAST, PO BOX 1931, Burlingame, CA 94011-1931 |
| 15034013 | + EDI: CAPITALONE.COM | Sep 18 2024 03:31:00 | Capital One, 4851 Cox Road, Glen Allen, VA 23060-6293 |
| 15064498 | Email/Text: BNCnotices@dcmservices.com | Sep 17 2024 23:37:00 | Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 15034015 | + Email/Text: bankruptcy@clearviewfcu.org | Sep 17 2024 23:38:00 | Clearview Federal Credit Union, 8805 University Boulevard, Coraopolis, PA 15108-4212 |
| 15034017 | ^ MEBN | Sep 17 2024 23:33:44 | Collection Service Center, PO Box 560, New Kensington, PA 15068-0560 |
| 15034018 | + EDI: COMCASTCBLCENT | Sep 18 2024 03:31:00 | Comcast, PO Box 3001, Southeastern, PA 19398-3001 |
| 15034019 | + EDI: WFNNB.COM | Sep 18 2024 03:31:00 | Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120 |
| 15034020 | + EDI: CCS.COM | Sep 18 2024 03:31:00 | Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679 |
| 15034021 | + EDI: CCUSA.COM | Sep 18 2024 03:31:00 | Credit Collections, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209 |
| 15034022 | + Email/PDF: creditonebknotifications@resurgent.com | Sep 17 2024 23:39:38 | Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872 |
| 15034025 | + Email/Text: jstauffe_BK@ebay.com | Sep 17 2024 23:37:00 | Ebay Inc., 2145 Hamilton Avenue, San Jose, CA 95125-5905 |
| 15034027 | Email/Text: bankruptcy@firstenergycorp.com | Sep 17 2024 23:38:00 | First Energy, 75 South Main Street, Akron, OH 44308-1890 |
| 15034026 | + EDI: BLUESTEM | Sep 18 2024 03:31:00 | Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| 15034028 | + EDI: AMINFOFP.COM | Sep 18 2024 03:31:00 | First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145 |
| 15034030 | EDI: LCIICSYSTEM | Sep 18 2024 03:31:00 | I C Systems Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557 |
| 15034031 | EDI: LCIICSYSTEM | Sep 18 2024 03:31:00 | IC System, 444 East Highway 96, PO Box 64378, Saint Paul, MN 55164-0378 |
| 15034033 | EDI: JEFFERSONCAP.COM | Sep 18 2024 03:31:00 | Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303 |
| 15059389 | EDI: JEFFERSONCAP.COM | Sep 18 2024 03:31:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15034034 | EDI: CBS7AVE | Sep 18 2024 03:31:00 | K Jordan, PO Box 2809, Monroe, WI 53566-8009 |

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| 15052758 | + EDI: CBS7AVE | Sep 18 2024 03:31:00 | K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 15038249 | Email/PDF: resurgentbknotifications@resurgent.com | Sep 17 2024 23:39:50 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15044751 | Email/PDF: MerrickBKNotifications@Resurgent.com | Sep 17 2024 23:39:18 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 15034040 | ^ MEBN | Sep 17 2024 23:33:32 | MRS Associates Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016 |
| 15052759 | + EDI: CBS7AVE | Sep 18 2024 03:31:00 | Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 15034036 | + EDI: CBS7AVE | Sep 18 2024 03:31:00 | Masseys, PO Box 2822, Monroe, WI 53566-8022 |
| 15034038 | + Email/Text: bankruptcydpt@mcmcg.com | Sep 17 2024 23:38:00 | Midland Funding LLC, 2365 Northside Drive, #300, San Diego, CA 92108-2710 |
| 15056746 | + Email/Text: bankruptcydpt@mcmcg.com | Sep 17 2024 23:38:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 15034039 | + EDI: CBS7AVE | Sep 18 2024 03:31:00 | Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364 |
| 15034042 | Email/Text: paula.tilley@nrsagency.com | Sep 17 2024 23:37:00 | Nationwide Recovery, 545 Inman Street W, Cleveland, TN 37311 |
| 15063192 | Email/Text: perituspendrick@perituservices.com | Sep 17 2024 23:37:00 | Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419 |
| 15063193 | Email/Text: perituspendrick@perituservices.com | Sep 17 2024 23:37:00 | Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419 |
| 15034043 | Email/Text: csc.bankruptcy@amwater.com | Sep 17 2024 23:38:00 | Pennsylvania America Water, PO Box 371412, Pittsburgh, PA 15250-7412 |
| 15060918 | + Email/Text: csc.bankruptcy@amwater.com | Sep 17 2024 23:38:00 | Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578 |
| 15075951 | + Email/Text: BKMAIL@planethomelending.com | Sep 17 2024 23:37:00 | Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342 |
| 15034045 | + Email/Text: BKMAIL@planethomelending.com | Sep 17 2024 23:37:00 | Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342 |
| 15056879 | + EDI: JEFFERSONCAP.COM | Sep 18 2024 03:31:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 15034046 | + Email/Text: Triage_Bankruptcy_Notices@progressive.com | Sep 17 2024 23:37:00 | Progressive Auto Insurance, PO Box 31260, Tampa, FL 33631-3260 |
| 15034047 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM | Sep 18 2024 00:01:24 | Regional Acceptance, 4770 Duke Drive, Suite 203, Mason, OH 45040-9010 |
| 15040670 | Email/PDF: RACBANKRUPTCY@BBANDT.COM | Sep 18 2024 00:01:24 | Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847 |
| 15034051 | EDI: CBS7AVE | Sep 18 2024 03:31:00 | Stoneberry, PO Box 2820, Monroe, WI 53566-8020 |
| 15052757 | + EDI: CBS7AVE | Sep 18 2024 03:31:00 | Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 15034052 | + EDI: CBS7AVE | Sep 18 2024 03:31:00 | Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364 |
| 15070679 | EDI: AIS.COM | Sep 18 2024 03:31:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |
| 15034056 | + EDI: VERIZONCOMB.COM | | |

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| 15034057 | + EDI: BLUESTEM | Sep 18 2024 03:31:00 | Verizon, PO Box 28000, Lehigh Valley, PA 18002-8000 |
| 15065371 | + Email/Text: bankruptcy@firstenergycorp.com | Sep 18 2024 03:31:00 | Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| | | Sep 17 2024 23:38:00 | West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248 |

TOTAL: 57

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Pennsylvania Municipal Service Company |
| cr | | Wilmington Trust, National Association, not in its |
| cr | *+ | Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342 |

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Coleen A. Jeffrey | on behalf of Debtor Roger David Patterson langlaw.lang@gmail.com cajeffreyesquire@gmail.com |
| Coleen A. Jeffrey | on behalf of Joint Debtor Tina Marie Patterson langlaw.lang@gmail.com cajeffreyesquire@gmail.com |
| Courtney Helbling | on behalf of Creditor Pennsylvania Municipal Service Company chelbling@tuckerlaw.com |
| Denise Carlon | on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 dcarlon@kmlawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Richard James Tracy, III | on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 richard.tracy.iii@gmail.com |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| Scott B. Lang | on behalf of Debtor Roger David Patterson langlaw.lang@gmail.com cajeffreyesquire@gmail.com |
| Scott B. Lang | |

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on behalf of Joint Debtor Tina Marie Patterson langlaw.lang@gmail.com cajeffreyesquire@gmail.com

TOTAL: 9